

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re ROSA MARIA STYLES

Case No. 19-32881 ABA  
Reporting Period: JUNE 2020

MONTHLY OPERATING REPORT

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	x		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	x		
Schedule of Professional Fees Paid	MOR-1b	x		
Copies of bank statements		x		
Cash disbursements journals		x		
Statement of Operations	MOR-2	N/A		
Balance Sheet	MOR-3	N/A		
Status of Postpetition Taxes	MOR-4	N/A		
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4	x		
Accounts Receivable Reconciliation and Aging	MOR-5	x		
Debtor Questionnaire	MOR-5	x		

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Rosa Styles  
Signature of Debtor

7/21/2020  
Date

Signature of Joint Debtor

Date

Signature of Authorized Individual\*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re ROSA MARIA STYLES  
Debtor

Case No. 19-32881 ABA  
Reporting Period: JUNE 2020

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
<b>CASH BEGINNING OF MONTH</b>								
<b>RECEIPTS</b>								
CASH SALES								
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS	PLEASE SEE ATTACHED QUICKBOOKS REGISTER AND BANK STATEMENTS							
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
<b>TOTAL RECEIPTS</b>								
<b>DISBURSEMENTS</b>								
NET PAYROLL								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES								
SECURED/ RENTAL/ LEASES								
INSURANCE								
ADMINISTRATIVE								
SELLING								
OTHER (ATTACH LIST)								
OWNER DRAW *								
TRANSFERS (TO DIP ACCTS)								
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>								
<b>NET CASH FLOW</b>								
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>								

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

<b>TOTAL DISBURSEMENTS</b>	\$ 5,722.30
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	\$ -
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	\$ -
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	\$ 5,722.30





In re ROSA MARIA STYLES  
Debtor

Case No. \_\_19-32881 ABA  
Reporting Period: JUNE 2020

## SCHEDULE OF PROFESSIONAL FEES AND EXPENSES PAID

This schedule is to include all retained professional payments from case inception to current month.

[illegible]



**In re ROSA MARIA STYLESA1:G45**

Debtor

Case No. 19-32881 ABA

Reporting Period: **JUNE 2020**

**STATUS OF POSTPETITION TAXES**

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.  
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.  
Attach photocopies of any tax returns filed during the reporting period.

Federal and State Income Tax withheld from salary						
	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						\$ -
FICA-Employee						\$ -
FICA-Employer						\$ -
Unemployment						\$ -
Income: addressed in the Plan Projections	\$ -					\$ -
Other:						\$ -
Total Federal Taxes	\$ -					\$ -
<b>State and Local</b>						
Withholding						\$ -
Sales						\$ -
Excise						\$ -
Unemployment						\$ -
Real Property	Addressed in the Disclosure Statement and Plan (DS&P)					\$ -
Personal Property						\$ -
Other:						\$ -
Total State and Local	Addressed in the Disclosure Statement and Plan (DS&P)					\$ -
<b>Total Taxes</b>	Addressed in the Disclosure Statement and Plan (DS&P)					

**SUMMARY OF UNPAID POSTPETITION DEBTS**

**ADDRESSED IN DISCLOSURE STATEMENT AND PLAN**

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						\$ -
Wages Payable						\$ -
Taxes Payable - Income Addressed in DS&P	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent/Leases-Building						\$ -
Rent/Leases-Equipment						\$ -
Secured Debt/Adequate Protection Payments	VALID MORTGAGES ARE PROTECTED BY PROPERTY VALUE					
Professional Fees						\$ -
Amounts Due to Insiders*						\$ -
<b>Total Postpetition Debts</b>	\$ -	Property FMV exceeds undisputed Secured Debt				

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*"Insider" is defined in 11 U.S.C. Section 101(31).

In Re: ROSA MARIA STYLES

Case No. 19-32881 ABA

Reporting Period: DECEMBER 2019

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	\$	-
+ Amounts billed during the period		-
- Amounts collected during the period		-
Total Accounts Receivable at the end of the reporting period	\$	-
Accounts Receivable Aging		Amount
0 - 30 days old	\$	-
31 - 60 days old		-
61 - 90 days old		-
91+ days old		-
Total Accounts Receivable		-
Amount considered uncollectible (Bad Debt)		-
Accounts Receivable (net)	\$	-

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		X
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		X
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		X
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	X	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		X

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**ROSA MARIA STYLES 19-32881 ABA**

**Balance Sheet**

As of July 5, 2020

	<u>Jul 5, 20</u>
<b>ASSETS</b>	
Current Assets	
Checking/Savings	
TD BANK 32881	11,057.03
Total Checking/Savings	11,057.03
Total Current Assets	11,057.03
<b>TOTAL ASSETS</b>	<u>11,057.03</u>
<b>LIABILITIES &amp; EQUITY</b>	
Equity	
Net Income	11,057.03
Total Equity	11,057.03
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u>11,057.03</u>

Prepetition Assets, including Real Properties and Associated Mortgages, and Liabilities are disclosed in the Petition and will be addressed in the Plan of Reorganization.



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**ROSA MARIA STYLES 19-32881 ABA****Profit & Loss**

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	Jun 6 - Jul 5, 20
Income	
Retirement Income	2,040.10
Return bank fees	0.20
Spousal Contribution	11,099.00
	<hr/>
Total Income	13,139.30
Expense	
Bank Charges	1.20
Clothing	148.03
Equipment	235.96
Food and housekeeping supplies	477.97
Health Insurance	134.61
Medical	93.01
Personal	3,948.52
Personal care products and serv	683.00
	<hr/>
Total Expense	5,722.30
Net Income	<hr/> <hr/> 7,417.00



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**ROSA MARIA STYLES 19-32881 ABA****Profit & Loss**

December 9, 2019 through July 5, 2020

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	Dec 9, '19 - Jul 5, 20
Income	
Bank Balance at 12-8-2019	2,952.23
interest income	0.19
Retirement Income	15,294.91
Return bank fees	0.20
Spousal Contribution	16,499.00
	<hr/>
Total Income	34,746.53
Expense	
AUTO	40.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
Clothing	2,610.97
Equipment	936.80
Food and housekeeping supplies	4,343.43
Health Insurance	648.34
Maintenance, repair	1,616.48
Medical	1,317.74
Personal	11,675.98
Personal care products and serv	1,182.60
service charges- checks,etc	43.00
Tax Ref	-1,200.00
Transportation	310.00
	<hr/>
Total Expense	23,689.50
	<hr/>
Net Income	<b>11,057.03</b>

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**ROSA MARIA STYLES 19-32881 ABA**

**Deposit Detail**

Type	Num	Date	Name	Account	Amount
Deposit		06/15/2020		TD BANK 32881	0.07
			VENMO	Return bank fees	-0.07
TOTAL					-0.07
Deposit		06/15/2020		TD BANK 32881	0.13
			VENMO	Return bank fees	-0.13
TOTAL					-0.13
Deposit		06/22/2020		TD BANK 32881	1,000.00
			HUSBAND	Spousal Contribution	-1,000.00
TOTAL					-1,000.00
Deposit		06/22/2020		TD BANK 32881	99.00
			HUSBAND	Spousal Contribution	-99.00
TOTAL					-99.00
Deposit		06/24/2020		TD BANK 32881	1,239.00
			SOCIAL SECURITY	Retirement Income	-1,239.00
TOTAL					-1,239.00
Deposit		06/26/2020		TD BANK 32881	10,000.00
			HUSBAND	Spousal Contribution	-10,000.00
TOTAL					-10,000.00
Deposit		07/01/2020		TD BANK 32881	801.10
			OWENS-ILLINOIS S...	Retirement Income	-801.10
TOTAL					-801.10



**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/08/2020	CVS		TD BANK 32881		-93.01
TOTAL					Medical	-93.01	93.01
Check	CHK	06/10/2020	WAWA		TD BANK 32881		-41.57
TOTAL					Food and housekee...	-41.57	41.57
Check	CHK	06/11/2020	ACME		TD BANK 32881		-102.03
TOTAL					Food and housekee...	-102.03	102.03
Check	CHK	06/11/2020	FREDS AVALON		TD BANK 32881		-62.88
TOTAL					Food and housekee...	-62.88	62.88
Check	CHK	06/11/2020	DEBIT		TD BANK 32881		-500.00
TOTAL					Personal	-500.00	500.00
Check	CHK	06/12/2020	AETNA		TD BANK 32881		-134.61
TOTAL					Health Insurance	-134.61	134.61
Check	CHK	06/15/2020	VENMO		TD BANK 32881		-0.13
TOTAL					Bank Charges	-0.13	0.13

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/15/2020	VENMO		TD BANK 32881	-0.07	-0.07
TOTAL					Bank Charges	-0.07	0.07
Check	CHK	06/16/2020	BIG LOTS		TD BANK 32881	-90.31	-90.31
TOTAL					Equipment	-90.31	90.31
Check	CHK	06/16/2020	ACME		TD BANK 32881	-52.66	-52.66
TOTAL					Food and housekee...	-52.66	52.66
Check	CHK	06/16/2020	VENMO		TD BANK 32881	-1.00	-1.00
TOTAL					Bank Charges	-1.00	1.00
Check	CHK	06/19/2020	SP HUKGEAR		TD BANK 32881	-145.65	-145.65
TOTAL					Equipment	-145.65	145.65
Check	CHK	06/22/2020	TJ MAXX		TD BANK 32881	-126.70	-126.70
TOTAL					Clothing	-126.70	126.70
Check	CHK	06/24/2020	SG PERMANENT C...		TD BANK 32881	-400.00	-400.00
TOTAL					Personal care produ...	-400.00	400.00



**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/25/2020	HERITAGE SURF A...		TD BANK 32881	-39.95	-39.95
TOTAL					Food and housekee...	-39.95	39.95
Check	CHK	06/26/2020	DEBIT		TD BANK 32881	-500.00	-500.00
TOTAL					Personal	-500.00	500.00
Check	CHK	06/29/2020	DEBIT		TD BANK 32881	-500.00	-500.00
TOTAL					Personal	-500.00	500.00
Check	CHK	06/29/2020	FUSION SALON		TD BANK 32881	-283.00	-283.00
TOTAL					Personal care produ...	-283.00	283.00
Check	CHK	06/29/2020	CLINTON CONOVE...		TD BANK 32881	-25.32	-25.32
TOTAL					Food and housekee...	-25.32	25.32
Check	CHK	06/29/2020	ALDI		TD BANK 32881	-21.56	-21.56
TOTAL					Food and housekee...	-21.56	21.56
Check	CHK	06/29/2020	FIVE BELOW		TD BANK 32881	-21.33	-21.33
TOTAL					Clothing	-21.33	21.33

**ROSA MARIA STYLES 19-32881 ABA**  
**Check Detail**

Type	Num	Date	Name	Item	Account	Paid Amount	Original Amount
Check	CHK	06/30/2020	BREEZIN UP		TD BANK 32881	-132.00	-132.00
					Food and housekee...	-132.00	132.00
TOTAL						-132.00	132.00
Check	CHK	07/02/2020	DEBIT		TD BANK 32881	-400.00	-400.00
					Personal	-400.00	400.00
TOTAL						-400.00	400.00
Check	CHK	07/03/2020	THE REEDS AT SH...		TD BANK 32881	-48.52	-48.52
					Personal	-48.52	48.52
TOTAL						-48.52	48.52
Check	DEBIT	06/26/2020	DEBIT		TD BANK 32881	-2,000.00	-2,000.00
					Personal	-2,000.00	2,000.00
TOTAL						-2,000.00	2,000.00



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**ROSA MARIA STYLES 19-32881 ABA**  
**Reconciliation Detail**

Type	Date	Num	Name	Clr	Amount	Balance
Beginning Balance						0.00
Cleared Transactions						
Checks and Payments - 67 items						
Check	04/22/2020		ACME	X	-188.87	-188.87
Check	04/22/2020		LOWE	X	-31.97	-220.84
Check	04/22/2020		MEDICA RX INS	X	-15.70	-236.54
Check	04/27/2020		CVS	X	-72.68	-309.22
Check	04/27/2020		ACME	X	-69.65	-378.87
Check	05/01/2020		ACME	X	-78.21	-457.08
Check	05/01/2020		CVS	X	-13.73	-470.81
Check	05/04/2020		DEBIT	X	-400.00	-870.81
Check	05/04/2020		SHOPRITE	X	-213.65	-1,084.46
Check	05/04/2020		ACME	X	-14.17	-1,098.63
Check	05/06/2020	CHK	DEBIT	X	-400.00	-1,498.63
Check	05/06/2020	CHK	ROYAL FARMS	X	-26.04	-1,524.67
Check	05/07/2020	CHK	WALMART	X	-110.96	-1,635.63
Check	05/08/2020	CHK	ATHLETA ONLINE	X	-131.22	-1,766.85
Check	05/08/2020	CHK	ROYAL FARMS	X	-36.13	-1,802.98
Check	05/11/2020	CHK	BATTLE SPORTS S...	X	-135.96	-1,938.94
Check	05/11/2020	CHK	ATM	X	-100.00	-2,038.94
Check	05/11/2020	CHK	ACME	X	-97.54	-2,136.48
Check	05/12/2020	CHK	AETNA	X	-134.61	-2,271.09
Check	05/13/2020	CHK	LOWES	X	-55.10	-2,326.19
Check	05/14/2020	CHK	BLOOMERS	X	-195.08	-2,521.27
Check	05/14/2020	CHK	WALMART	X	-86.27	-2,607.54
Check	05/15/2020	CHK	ANGELOS PIZZA	X	-27.74	-2,635.28
General Journal	05/17/2020	5		X	-400.00	-3,035.28
Check	05/18/2020	CHK	ACME	X	-115.11	-3,150.39
Check	05/18/2020	CHK	NJ EXPASS	X	-40.00	-3,190.39
Check	05/18/2020	CHK	ACME	X	-26.55	-3,216.94
Check	05/18/2020	CHK	ROYAL FARMS	X	-22.91	-3,239.85
Check	05/19/2020	CHK	SPORTSMANS GUI...	X	-87.66	-3,327.51
Check	05/20/2020	CHK	WALMART	X	-261.71	-3,589.22
Check	05/20/2020	CHK	ROYAL FARMS	X	-44.77	-3,633.99
Check	05/21/2020	CHK	ACME	X	-22.13	-3,656.12
Check	05/22/2020	CHK	DEBIT	X	-400.00	-4,056.12
Check	05/22/2020	CHK	DAIRY QUEEN	X	-35.00	-4,091.12
Check	05/26/2020	CHK	SEASHORE HOME ...	X	-1,529.41	-5,620.53
Check	05/26/2020	CHK	ACME	X	-119.17	-5,739.70
Check	05/26/2020	CHK	MEDICA RX INS	X	-62.80	-5,802.50
Check	05/26/2020	CHK	AVALON SEAFOO...	X	-36.46	-5,838.96
Check	05/26/2020	CHK	CVS	X	-15.98	-5,854.94
Check	06/01/2020	CHK	THE PREPPY	X	-42.00	-5,896.94
Check	06/01/2020	CHK	ARBYS	X	-19.61	-5,916.55
Check	06/05/2020	CHK	WAWA	X	-34.44	-5,950.99
Check	06/08/2020	CHK	CVS	X	-93.01	-6,044.00
Check	06/10/2020	CHK	WAWA	X	-41.57	-6,085.57
Check	06/11/2020	CHK	DEBIT	X	-500.00	-6,585.57
Check	06/11/2020	CHK	ACME	X	-102.03	-6,687.60
Check	06/11/2020	CHK	FREDS AVALON	X	-62.88	-6,750.48
Check	06/12/2020	CHK	AETNA	X	-134.61	-6,885.09
Check	06/15/2020	CHK	VENMO	X	-0.13	-6,885.22
Check	06/15/2020	CHK	VENMO	X	-0.07	-6,885.29
Check	06/16/2020	CHK	BIG LOTS	X	-90.31	-6,975.60
Check	06/16/2020	CHK	ACME	X	-52.66	-7,028.26
Check	06/16/2020	CHK	VENMO	X	-1.00	-7,029.26
Check	06/19/2020	CHK	SP HUKGEAR	X	-145.65	-7,174.91
Check	06/22/2020	CHK	TJ MAXX	X	-126.70	-7,301.61
Check	06/24/2020	CHK	SQ PERMANENT C...	X	-400.00	-7,701.61
Check	06/25/2020	CHK	HERITAGE SURF A...	X	-39.95	-7,741.56
Check	06/26/2020	DEBIT	DEBIT	X	-2,000.00	-9,741.56
Check	06/26/2020	CHK	DEBIT	X	-500.00	-10,241.56
Check	06/29/2020	CHK	DEBIT	X	-500.00	-10,741.56
Check	06/29/2020	CHK	FUSION SALON	X	-283.00	-11,024.56
Check	06/29/2020	CHK	CLINTON CONOVE...	X	-25.32	-11,049.88
Check	06/29/2020	CHK	ALDI	X	-21.56	-11,071.44
Check	06/29/2020	CHK	FIVE BELOW	X	-21.33	-11,092.77
Check	06/30/2020	CHK	BREEZIN UP	X	-132.00	-11,224.77

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**ROSA MARIA STYLES 19-32881 ABA**  
**Reconciliation Detail**

Type	Date	Num	Name	Clr	Amount	Balance
Check	07/02/2020	CHK	DEBIT	X	-400.00	-11,624.77
Check	07/03/2020	CHK	THE REEDS AT SH...	X	-48.52	-11,673.29
Total Checks and Payments					-11,673.29	-11,673.29
<b>Deposits and Credits - 16 items</b>						
Transfer	04/20/2020			X	1,357.90	1,357.90
Deposit	04/29/2020		IRS TREAS TAX REF	X	1,200.00	2,557.90
Deposit	05/01/2020		OWENS-ILLINOIS S...	X	801.10	3,359.00
Deposit	05/05/2020			X	0.02	3,359.02
Deposit	05/07/2020			X	801.10	4,160.12
Deposit	05/07/2020			X	1,207.60	5,367.72
Deposit	05/07/2020			X	1,223.30	6,591.02
Deposit	05/11/2020			X	2,000.00	8,591.02
Deposit	06/02/2020			X	1,000.00	9,591.02
Deposit	06/15/2020			X	0.07	9,591.09
Deposit	06/15/2020			X	0.13	9,591.22
Deposit	06/22/2020			X	99.00	9,690.22
Deposit	06/22/2020			X	1,000.00	10,690.22
Deposit	06/24/2020			X	1,239.00	11,929.22
Deposit	06/26/2020			X	10,000.00	21,929.22
Deposit	07/01/2020			X	801.10	22,730.32
Total Deposits and Credits					22,730.32	22,730.32
Total Cleared Transactions					11,057.03	11,057.03
Cleared Balance					11,057.03	11,057.03
Register Balance as of 06/05/2020					11,057.03	11,057.03
Ending Balance					<b>11,057.03</b>	<b>11,057.03</b>





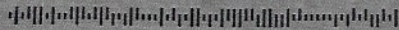
America's Most Convenient Bank®

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STATEMENT OF ACCOUNT

AV 01 103464 102308305 A\*\*5DGT  
 ROSA M STYLES  
 DIP CASE 19-32881 DIST NJ  
 61 HARTFORD RD  
 SEWELL NJ 08080-2040

Page: 1 of 4  
 Statement Period: Jun 06 2020-Jul 05 2020  
 Cust Ref #: 4373726202-039-T-###  
 Primary Account #: 437-3726202



Upcoming REG CC Changes Effective July 1, 2020

Reminder: We have updated our policy to comply with the upcoming Regulation CC Changes. TD Banks Funds Availability policy will continue to make \$100 available immediately at the time of deposit & the remaining funds will be available by the end of the next business day. Sometimes we may need to place a hold to verify funds are available. If this occurs, we will make an additional \$125 available by the end of the first business day after we receive your deposit if a hold is applied. For additional information, please refer to the Funds Availability Policy in the Personal Deposit Account Agreement & Business Deposit Account Agreement, available at td.com

Chapter 11 Checking

ROSA M STYLES  
 DIP CASE 19-32881 DIST NJ

Account # 437-3726202

ACCOUNT SUMMARY

Beginning Balance	3,640.03	Average Collected Balance	5,801.90
Deposits	11,099.00	Interest Earned This Period	0.00
Electronic Deposits	2,040.30	Interest Paid Year-to-Date	0.02
		Annual Percentage Yield Earned	0.00%
Electronic Payments	2,322.30	Days in Period	30
Other Withdrawals	3,400.00		
Ending Balance	11,057.03		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
06/22	DEPOSIT	1,000.00
06/22	DEPOSIT	99.00
06/26	DEPOSIT	10,000.00
	Subtotal:	11,099.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
06/15	ACH DEPOSIT, VENMO VERIFYBAN ****521298	0.13
06/15	ACH DEPOSIT, VENMO VERIFYBAN ****521301	0.07
06/24	ACH DEPOSIT, SSA TREAS 310 XXSOC SEC ****09922A SSA	1,239.00
07/01	ACH DEPOSIT, OWENS-ILLINOIS S JHTC 5425806	801.10
	Subtotal:	2,040.30

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
06/08	DEBIT POS, *****30071395297, AUT 060720 DDA PURCHASE CVS PHARMACY 02 02023 SEA ISLE CITY * NJ	93.01
06/10	DEBIT POS, *****30071395297, AUT 061020 DDA PURCHASE WAWA 432 AVALON * NJ	41.57
06/11	DEBIT POS, *****30071395297, AUT 061120 DDA PURCHASE ACME 0859 CAPE MAY COUR * NJ	102.03

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**FINANCE CHARGES:** Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline<sup>®</sup> Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.





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STATEMENT OF ACCOUNT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Page: 3 of 4  
Statement Period: Jun 06 2020-Jul 05 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
06/11	DEBIT POS, *****30071395297, AUT 061120 DDA PURCHASE FRED'S AVALON LIQ 2258 DU AVALON * NJ	62.88
06/12	ACH DEBIT, AETNA HEALTH INS PYMT AHC6236740	134.61
06/15	ELECTRONIC PMT-WEB, VENMO VERIFYBAN *****521305	0.13
06/15	ELECTRONIC PMT-WEB, VENMO VERIFYBAN *****521306	0.07
06/16	DEBIT POS, *****30071395297, AUT 061620 DDA PURCHASE BIG LOTS 5266 20 COURT CAPE MAY CH * NJ	90.31
06/16	DEBIT POS, *****30071395297, AUT 061620 DDA PURCHASE ACME 0859 CAPE MAY COUR * NJ	52.66
06/16	ELECTRONIC PMT-WEB, VENMO PAYMENT *****698893	1.00
06/19	DEBIT CARD PURCHASE, *****30071395297, AUT 061820 VISA DDA PUR SP HUKGEAR HUKGEAR MYSHO * MD	145.65
06/22	DEBIT POS, *****30071395297, AUT 062220 DDA PURCHASE T J MAXX 20 COURT HOU CAPE MAY CH * NJ	126.70
06/24	DEBIT CARD PURCHASE, *****30071395297, AUT 062320 VISA DDA PUR SQ PERMANENT COSMETICS SOMERS POINT * NJ	400.00
06/25	DEBIT CARD PURCHASE, *****30071395297, AUT 062320 VISA DDA PUR HERITAGE SURF AND SPORT MARGATE * NJ	39.95
06/29	NONTD ATM DEBIT, *****30071395297, AUT 062920 DDA WITHDRAW 2701 OCEAN DR AVALON * NJ	500.00
06/29	DEBIT CARD PURCHASE, *****30071395297, AUT 062820 VISA DDA PUR FUSION SALON AVALON AVALON * NJ	283.00
06/29	DEBIT CARD PURCHASE, *****30071395297, AUT 062620 VISA DDA PUR CLINTON CONOVER FARMS CAPE MAY CH * NJ	25.32
06/29	DEBIT POS, *****30071395297, AUT 062720 DDA PURCHASE ALDI 60065 RIO GRANDE * NJ	21.56
06/29	DEBIT POS, *****30071395297, AUT 062720 DDA PURCHASE FIVE BELO 3201 ROUTE 9 RIO GRANDE * NJ	21.33
06/30	DEBIT CARD PURCHASE, *****30071395297, AUT 062920 VISA DDA PUR BREEZIN UP AVALON * NJ	132.00
07/03	DEBIT CARD PURCHASE, *****30071395297, AUT 070120 VISA DDA PUR THE REEDS AT SHELTER HAV STONE HARBOR * NJ	48.52
Subtotal:		2,322.30

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
06/11	DEBIT	500.00
06/26	DEBIT	2,000.00
06/26	DEBIT	500.00
07/02	DEBIT	400.00
Subtotal:		3,400.00

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**ROSA MARIA STYLES 19-32881 ABA****Profit & Loss**

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	Dec 9, '19 - Jul 5, 20
Income	
Bank Balance at 12-8-2019	2,952.23
interest income	0.19
Retirement Income	15,294.91
Return bank fees	0.20
Spousal Contribution	16,499.00
Total Income	34,746.53
Expense	
AUTO	40.00
Bank Charges	1.20
Cable, TV, Telephone	162.96
Clothing	2,610.97
Equipment	936.80
Food and housekeeping supplies	4,343.43
Health Insurance	648.34
Maintenance, repair	1,616.48
Medical	1,317.74
Personal	11,675.98
Personal care products and serv	1,182.60
service charges- checks,etc	43.00
Tax Ref	-1,200.00
Transportation	310.00
Total Expense	23,689.50
Net Income	11,057.03

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**Bank**

America's Most Convenient Bank®

STATEMENT OF ACCOUNT

ROSA M STYLES  
DIP CASE 19-32881 DIST NJ

Page: 4 of 4  
Statement Period: Jun 06 2020-Jul 05 2020  
Cust Ref #: 4373726202-039-T-###  
Primary Account #: 437-3726202

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/05	3,640.03	06/24	4,227.61
06/08	3,547.02	06/25	4,187.66
06/10	3,505.45	06/26	11,687.66
06/11	2,840.54	06/29	10,836.45
06/12	2,705.93	06/30	10,704.45
06/16	2,561.96	07/01	11,505.55
06/19	2,416.31	07/02	11,105.55
06/22	3,388.61	07/03	11,057.03

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